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Date: May 20, 2005

Signed:

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Amendment and Response.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

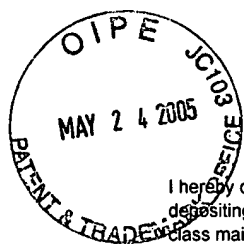
Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Peter K. Trzyna', written over a horizontal line.

Peter K. Trzyna
(Reg. No. 32,601)

Date: May 20, 2005

P.O. Box 7131
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Peter K. Trzyna (Reg. No. 32,001)

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AMENDMENT AND RESPONSE

S I R :

In response to the Office Action mailed 11 March 2005 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment adds no new matter.